

The Ghana FX Boost + \$ Transfer Discount Promotion

Terms and Conditions:

- To be eligible for the United States to Ghana FX Boost + \$ Transfer Discount Promotion ("Promotion") you must sign up for Remitly through Remitly's referral-branded landing page and successfully complete your first transfer to Ghana (e.g., a "qualifying transfer").

- A transfer is considered "successfully completed" when funds are deposited into your intended recipient's bank account; are picked up by your recipient at a cash pick-up location; properly delivered to the recipient and/or deposited into the recipient's mobile wallet (as the case may be). Transactions subject to a subsequent payment decline or chargeback are not considered "successful" transactions. If the transaction is not successfully completed, the Special FX Rate available at the time of initiation will not be applied to any future transfers.

- **The Promotion is available for first time customers only and is limited to one (1) per customer. Existing customers are not eligible for this promotion. This Promotion is not valid with any other offer. This is a limited time offer.**

- Remitly reserves the right to limit the number of individuals per household eligible for this Promotion. Any attempt by a customer to abuse this Promotion by using multiple/different identities, registrations, logins, and/or any other methods, will void and disqualify the customer from receiving the Promotion at Remitly's sole discretion.

- The Promotion will entitle eligible customers to benefit from: (a) the application of a discount of \$ to their transfer amount; and (b) one (1) transfer of up to \$500.00 at the foreign exchange rate (the "Special FX Rate") published on Remitly's Special FX branded landing page or mobile application that linked to these Terms and Conditions, as that rate was published at the time that the qualifying transfer is submitted by you.

- **Special FX conditions.**

- The special foreign exchange rate will be applied by Remitly directly to your qualifying transfer up to \$500.00 (the "Promotion Cap").

- If you send below the Promotion Cap, the special foreign exchange rate will not be applied on subsequent transfers.

- Amounts sent in excess of the Promotion Cap will be sent at the foreign exchange rate normally applicable to the service selected by you at the time of the your transaction.

- **Transfer discount conditions.**

- The \$ transfer discount will be applied by Remitly directly to your qualifying transfer[and will be available only to that transfer if it is successfully completed.

- Please note that your discount amount will not count towards the minimum spend requirements.

- The transfer discount cannot be used on subsequent transfers.

- Your election to participate in the Promotion will render you ineligible for participation in other promotions that Remitly may run and that you may otherwise have been eligible for. Your election to participate in the Promotion is final.

- The Promotion will be valid for qualifying transfers submitted during the Promotion Period. The "Promotion Period" begins on January 30th 2023 at 12:00 AM Pacific Standard Time and ends at 11:59 PM. Pacific Standard Time on December 31st 2024. Remitly's server is the official clock for the Promotion.

- Insufficient funding of your transfer will render you ineligible for the Promotion. The Promotion will not be valid for any otherwise qualifying transfer that is cancelled either by you or by Remitly.

- Remitly reserves the right to cancel the Promotion at any time, with or without prior notice. Any qualifying transfer will be honored if initiated prior to the Promotion's cancellation. Remitly reserves the right to void the Promotion, or individual transfers, if transfers appear to be fraudulent or are not compliant with [Remitly's User Agreement] (<https://www.remitly.com/home/agreement>). Remitly reserves the right to disqualify transfers that, in its opinion, are intended to circumvent Promotion rules, or are deemed to be abusive.

- If you are entitled to any refund, you will not be entitled to receive any amount greater than the amount you have paid to make the money transfer.

- You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute, or regulations. All information collected from you as part of the Promotion shall be subject to [Remitly's Privacy Policy] (<https://www.remitly.com/home/policy>).

- Your participation in the Promotion is also governed by and subject to the terms of [Remitly's User Agreement] (<https://www.remitly.com/home/agreement>) and other terms and notices made available on our service.

- If and to the extent there is a conflict or inconsistency between those documents and these terms, these terms shall prevail to the extent of any inconsistency.

- This Promotion is provided and operated by Remitly, Inc ("Remitly") and is only offered to residents of the United States of America. Remitly, Inc. is licensed as a Money Transmitter by the New York State Department of Financial Services, as a Foreign Transmittal Agency by the Massachusetts Division of Banks, and LICENSED BY THE GEORGIA DEPARTMENT OF BANKING AND FINANCE. NMLS No. 1028236.